

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JAMES L MASETH
MICHELLE E MASETH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20230

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 26, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/21/2020 and confirmed on 6/23/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|------|-----------|
| Total Receipts | | 66,525.00 |
| Less Refunds to Debtor | 0.00 | |
| TOTAL AMOUNT OF PLAN FUND | | 66,525.00 |

| | | |
|------------------------------------|----------|----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 4,950.00 | |
| Trustee Fee | 3,500.68 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 8,450.68 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|---------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | PNC BANK NA | 0.00 | 46,761.02 | 0.00 | 46,761.02 |
| | Acct: 0817 | | | | |
| | PNC BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 0817 | | | | |
| | ONE MAIN FINANCIAL GROUP LLC(*) | 5,306.74 | 5,306.74 | 1,118.80 | 6,425.54 |
| | Acct: 7033 | | | | |
| | | | | | 53,186.56 |

| | | | | | |
|----------|--|----------|----------|--------|----------|
| Priority | | | | | |
| | DANIEL P FOSTER ESQ** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | JAMES L MASETH | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | FOSTER LAW OFFICES** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | DANIEL P FOSTER ESQ** | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | FOSTER LAW OFFICES** | 1,950.00 | 1,950.00 | 0.00 | 0.00 |
| | Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXX8/24 | | | | |
| | INTERNAL REVENUE SERVICE* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 6939 | | | | |
| | PA DEPARTMENT OF REVENUE* | 677.88 | 677.88 | 0.00 | 677.88 |
| | Acct: 3844 | | | | |
| | BEAVER COUNTY TAX CLAIM BUREAU** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 7000 | | | | |
| | BEAVER COUNTY TAX CLAIM BUREAU** | 1,931.46 | 1,931.46 | 70.44 | 2,001.90 |
| | Acct: 0011 | | | | |
| | BEAVER COUNTY TAX CLAIM BUREAU** | 3.96 | 3.96 | 0.30 | 4.26 |
| | Acct: 7000 | | | | |
| | BEAVER COUNTY TAX CLAIM BUREAU** | 1,601.40 | 1,601.40 | 118.37 | 1,719.77 |
| | Acct: 7000 | | | | |
| | | | | | 4,403.81 |

| | | | | | |
|-----------|--|------|------|------|------|
| Unsecured | | | | | |
| AFFIRM | | 0.00 | 0.00 | 0.00 | 0.00 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|--------------------------------------|---------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| Acct: | | | | | |
| AFFIRM | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: 113M | | | | | |
| CAPITAL ONE BANK (USA) NA BY AMERIC. | | 3,600.06 | 29.74 | 0.00 | 29.74 |
| Acct: 4773 | | | | | |
| CAPITAL ONE BANK (USA) NA BY AMERIC. | | 601.83 | 4.97 | 0.00 | 4.97 |
| Acct: 3850 | | | | | |
| LVNV FUNDING LLC | | 11,314.84 | 93.46 | 0.00 | 93.46 |
| Acct: 5705 | | | | | |
| CITIZENS BANK | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: 1333 | | | | | |
| DISCOVER BANK(*) | | 6,725.01 | 55.55 | 0.00 | 55.55 |
| Acct: 6179 | | | | | |
| DISCOVER BANK(*) | | 5,506.50 | 45.48 | 0.00 | 45.48 |
| Acct: 0006 | | | | | |
| JPMORGAN CHASE BANK NA S/B/M/T CH/ | | 4,383.79 | 36.21 | 0.00 | 36.21 |
| Acct: 0449 | | | | | |
| JPMORGAN CHASE BANK NA S/B/M/T CH/ | | 2,931.16 | 24.21 | 0.00 | 24.21 |
| Acct: 5986 | | | | | |
| JPMORGAN CHASE BANK NA S/B/M/T CH/ | | 2,259.94 | 18.67 | 0.00 | 18.67 |
| Acct: 8104 | | | | | |
| NELNET O/B/O TGS LC D/B/A TRELLIS CO | | 3,387.74 | 27.98 | 0.00 | 27.98 |
| Acct: 6194 | | | | | |
| PRA RECEIVABLES MANAGEMENT LLC - / | | 802.55 | 6.63 | 0.00 | 6.63 |
| Acct: 3407 | | | | | |
| PRA RECEIVABLES MANAGEMENT LLC - / | | 421.75 | 3.48 | 0.00 | 3.48 |
| Acct: 6457 | | | | | |
| VERIZON | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: 0001 | | | | | |
| ONE MAIN FINANCIAL GROUP LLC(*) | | 13,896.77 | 114.79 | 0.00 | 114.79 |
| Acct: 7033 | | | | | |
| PA DEPARTMENT OF REVENUE* | | 121.87 | 1.01 | 0.00 | 1.01 |
| Acct: 3844 | | | | | |
| INTERNAL REVENUE SERVICE* | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: 6194 | | | | | |
| UPMC HEALTH SERVICES | | 100.28 | 0.83 | 0.00 | 0.83 |
| Acct: 6939 | | | | | |
| VERIZON BY AMERICAN INFOSOURCE AS | | 1,759.87 | 14.54 | 0.00 | 14.54 |
| Acct: 0001 | | | | | |
| ASHLEY FUNDING SVCS LLC | | 51.00 | 0.42 | 0.00 | 0.42 |
| Acct: 4180 | | | | | |
| DUQUESNE LIGHT COMPANY(*) | | 723.65 | 5.98 | 0.00 | 5.98 |
| Acct: 5817 | | | | | |
| SYNCHRONY BANK** | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: 7881 | | | | | |
| BERNSTEIN BURKLEY PC | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| KML LAW GROUP PC* | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| J PHILIP COLAVINCENZO ESQ | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| ZWICKER AND ASSOCIATES PC | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| ONE MAIN FINANCIAL GROUP LLC(*) | | 0.00 | 0.00 | 0.00 | 0.00 |
| Acct: | | | | | |
| | | | | | 483.95 |

TOTAL PAID TO CREDITORS

58,074.32

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| | |
|---------------|-----------|
| TOTAL CLAIMED | |
| PRIORITY | 4,214.70 |
| SECURED | 5,306.74 |
| UNSECURED | 58,588.61 |

Date: 03/26/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

JAMES L MASETH
MICHELLE E MASETH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-20230

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREEED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
James L Maseth
Michelle E Maseth
Debtors

Case No. 20-20230-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + James L Maseth, Michelle E Maseth, 512 Silver Hollow Drive, Baden, PA 15005-2354 |
| 15595078 | + Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100 |
| 15223776 | Duquesne Light Company, PO Box 371324, Pittsburgh, PA 15250-7324 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| cr | + Email/Text: kburkley@bernsteinlaw.com | Mar 28 2025 00:14:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 28 2025 00:17:09 | PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067 |
| cr | + Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 28 2025 00:16:06 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15187040 | + Email/PDF: AffirmBKNotifications@resurgent.com | Mar 28 2025 00:16:34 | Affirm Inc, 650 California Street, Floor 12, San Francisco, CA 94108-2716 |
| 15222368 | Email/PDF: resurgentbknofications@resurgent.com | Mar 28 2025 00:16:36 | Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15187043 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 28 2025 00:12:00 | Citizens Bank, 1 Citizens Drive, Riverside, RI 02915 |
| 15194234 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 28 2025 00:28:12 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15187041 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 28 2025 00:27:39 | Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281 |
| 15187042 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 28 2025 00:16:34 | Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 15187044 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | Mar 28 2025 00:13:00 | Comenity Bank / Avenue, Po Box 182789, Columbus, OH 43218-2789 |
| 15187045 | Email/Text: mrdiscen@discover.com | Mar 28 2025 00:12:00 | Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850 |
| 15190283 | Email/Text: mrdiscen@discover.com | Mar 28 2025 00:12:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15187047 | + Email/Text: sbse.cio.bnc.mail@irs.gov | Mar 28 2025 00:13:00 | Internal Revenue Service, 1000 Liberty Avenue, Room 711B, Pittsburgh, PA 15222-4107 |

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 35

| | | | |
|----------|---|----------------------|--|
| 15187049 | + Email/PDF: ais.chase.ebn@aisinfo.com | Mar 28 2025 00:27:57 | JPMorgan Chase Bank Card, Po Box 15298, Wilmington, DE 19850-5298 |
| 15208213 | + Email/Text: RASEBN@raslg.com | Mar 28 2025 00:12:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15204593 | Email/PDF: resurgentbknofications@resurgent.com | Mar 28 2025 00:17:13 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15187050 | + Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov | Mar 28 2025 00:14:00 | Nelnet Loans, Po Box 82561, Lincoln, NE 68501-2561 |
| 15196005 | Email/Text: bkyelectnotices@trelliscompany.org | Mar 28 2025 00:14:00 | Nelnet on behalf of Trellis Company, Trellis Company, P.O Box 83100, Round Rock TX 78683-3100 |
| 15194113 | Email/PDF: cbp@omf.com | Mar 28 2025 00:15:59 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251 |
| 15187051 | + Email/PDF: cbp@omf.com | Mar 28 2025 00:16:36 | Onemain Financial, Po Box 1010, Evansville, IN 47706-1010 |
| 15225271 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 28 2025 00:12:00 | PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101 |
| 15187052 | Email/Text: Bankruptcy.Notices@pnc.com | Mar 28 2025 00:12:00 | Pnc Mortgage, Po Box 8703, Dayton, OH 45401 |
| 15508964 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Mar 28 2025 00:27:57 | Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541 |
| 15200962 | Email/Text: RVSVCBICNOTICE1@state.pa.us | Mar 28 2025 00:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946 |
| 15187053 | + Email/PDF: ais.sync.ebn@aisinfo.com | Mar 28 2025 00:17:05 | Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 15187054 | + Email/PDF: ais.sync.ebn@aisinfo.com | Mar 28 2025 00:17:14 | Syncb / PayPal Credit, Po Box 965005, Orlando, FL 32896-5005 |
| 15221821 | ^ MEBN | Mar 28 2025 00:09:29 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021 |
| 15187412 | ^ MEBN | Mar 28 2025 00:09:30 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 15214910 | Email/Text: BNCnotices@dcmservices.com | Mar 28 2025 00:13:00 | UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123 |
| 15187055 | + Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com | Mar 28 2025 00:12:00 | Verizon, 500 Technology Drive, Suite 550, Saint Charles, MO 63304-2225 |
| 15220654 | Email/PDF: ebn_ais@aisinfo.com | Mar 28 2025 00:16:06 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457 |
| 15187056 | + Email/Text: bkfilings@zwickerpc.com | Mar 28 2025 00:14:00 | Zwicker & Associates PC, 3220 Tillman Drive, Suite 215, Bensalem, PA 19020-2028 |

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | PNC Mortgage, A Division of PNC Bank, National Ass |
| cr | *+ | Beaver County Tax Claim Bureau, Beaver County Courthouse, 810 Third Street, Beaver, PA 15009-2100 |
| 15187046 | *+ | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346 |
| 15187048 | *+ | Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027 |

District/off: 0315-2

User: auto

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Date Rcvd: Mar 27, 2025

Form ID: pdf900

Total Noticed: 35

15551665

*P++

PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court,
Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 1 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 26, 2025 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Daniel P. Foster | on behalf of Joint Debtor Michelle E Maseth dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Daniel P. Foster | on behalf of Debtor James L Maseth dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com |
| Denise Carlon | on behalf of Creditor PNC Mortgage A Division of PNC Bank, National Association dcarlon@kmlawgroup.com |
| J. Philip Colavincenzo | on behalf of Creditor Beaver County Tax Claim Bureau colavincenzolaw@yahoo.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 7